

United States Bankruptcy Court  
Eastern District of New YorkIn re:  
Anthony J. Losquadro  
DebtorCase No. 18-47134-cec  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: acruz  
Form ID: 318DI7Page 1 of 1  
Total Noticed: 16

Date Rcvd: May 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2019.

db Anthony J. Losquadro, 2431 Victory Blvd, Staten Island, NY 10314-6633  
 aty +Rosen & Kantrow, PLLC, 38 New Street, Huntington, NY 11743-3463  
 smg +NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,  
 Brooklyn, NY 11201-3739  
 smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,  
 Albany, NY 12240-0001  
 9417959 Debt Rec Sol, 6800 Jericho Tpke, Syosset, NY 11791-4436  
 9417960 Debt Recovery Sol, PO Box 9003, Syosset, NY 11791-9003  
 9417961 +Dmi/Santander Bank NA, 1 Corporate Dr, Lake Zurich, IL 60047-8945  
 9420856 +Dovenmuehle Mortgage, Gross Polowy, LLC., 1775 Wehrle Drive, Suite 100,  
 Williamsville, New York 14221-7093  
 9506583 +NYC Water Board, Andrew Rettig, Assistant Counsel, 59-17 Junction Blvd,  
 Elmhurst, NY 11373-5188  
 9417963 Santander Bank, Mail Code: MA1-MB3-01-21, 2 William T Morrissey Blvd,  
 Boston, MA 02125-3312  
 9417964 Santander Bank NA, PO Box 12646, Reading, PA 19612-2646  
 9494575 +Santander Bank, N.A., c/o Jenelle C. Arnold, ALDRIDGE PITE, LL,  
 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov May 13 2019 18:39:08  
 NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,  
 Albany, NY 12205-0300  
 smg +E-mail/Text: ustpreion02.br.ecf@usdoj.gov May 13 2019 18:38:48  
 Office of the United States Trustee, Eastern District of NY (Brooklyn Office),  
 U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449  
 9486974 E-mail/Text: nys.dtf.bncnotice@tax.ny.gov May 13 2019 18:39:07  
 New York State Department of Taxation & Finance, Bankruptcy Section, P O Box 5300,  
 Albany New York 12205-0300  
 9417962 E-mail/Text: nys.dtf.bncnotice@tax.ny.gov May 13 2019 18:39:08  
 New York State Dept of Taxation & Financ, PO Box 5300, Albany, NY 12205-0300  
 TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 15, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2019 at the address(es) listed below:

Avrum J Rosen on behalf of Trustee Debra Kramer arosen@rkdllawfirm.com,  
 fkantraw@rkdllawfirm.com; ddbobbin@rkdllawfirm.com; emeade-bramble@rkdllawfirm.com; ajrlaw@aol.com  
 Debra Kramer dkramer@kramerpllc.com; trustee@kramerpllc.com, ny73@ecfbis.com  
 Jenelle C Arnold on behalf of Creditor Santander Bank, N.A. bkecfinbox@aldridgepite.com,  
 jarnold@ecf.courtdrive.com  
 Kevin Zazzera on behalf of Debtor Anthony J. Losquadro kzazz007@yahoo.com  
 Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov  
 Richard P Fay on behalf of Creditor Dovenmuehle Mortgage rfay@grosspolowy.com,  
 ECFnoticesGPO2@grosspolowy.com

TOTAL: 6

**Information to identify the case:**Debtor 1 **Anthony J. Losquadro**Social Security number or ITIN **xxx-xx-1528**

First Name Middle Name Last Name

EIN --\_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_-----

United States Bankruptcy Court **Eastern District of New York**Case number: **1-18-47134-cec****Order of Discharge of Debtor(s)**

Revised: 12/15

**IT IS ORDERED:**

A discharge under 11 U.S.C. § 727 is granted to:

Anthony J. Losquadro

**BY THE COURT:**

Dated: May 13, 2019

s/ Carla E. Craig  
United States Bankruptcy Judge**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person(s) named in the order. This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**